

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Jeffrey Donald Schwartz
Harriett Wendy Schwartz
Debtor(s)

Case No. 19 B 06979

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/13/2019.
- 2) The plan was confirmed on 06/10/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/10/2019, 07/15/2019, 07/12/2021, 06/27/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/16/2021, 04/15/2022, 10/04/2022.
- 5) The case was Dismissed on 12/05/2022.
- 6) Number of months from filing or conversion to last payment: 45.
- 7) Number of months case was pending: 49.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$24,559.50
Less amount refunded to debtor	\$746.72

NET RECEIPTS: **\$23,812.78**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,107.35
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,107.35**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate Medical Group	Unsecured	68.13	NA	NA	0.00	0.00
AMEX	Unsecured	0.00	NA	NA	0.00	0.00
Associates in Psychiatry and Counseling	Unsecured	74.10	NA	NA	0.00	0.00
Bright Light Medical Imaging	Unsecured	80.00	NA	NA	0.00	0.00
CAP1/Bstby	Unsecured	0.00	NA	NA	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
Capital One Bank	Unsecured	4,935.00	4,935.80	4,935.80	40.54	0.00
Cavalry Portfolio SPV I	Unsecured	2,423.00	NA	NA	0.00	0.00
Cavalry SPV I LLC	Unsecured	0.00	2,423.17	2,423.17	19.90	0.00
CEP America Illinois LLP	Unsecured	194.84	194.62	194.62	0.00	0.00
Chase Bank USA NA c/o JP Morgan Chas	Unsecured	12,638.00	12,588.64	12,588.64	103.39	0.00
Chase MTG	Unsecured	0.00	NA	NA	0.00	0.00
Citibank NA	Unsecured	1,228.00	1,228.96	1,228.96	10.09	0.00
Discover Bank	Unsecured	7,127.00	7,771.44	7,771.44	63.83	0.00
Elgin Internal Medical Associates	Unsecured	345.79	NA	NA	0.00	0.00
Elgin Internal Medical Associates	Unsecured	1,172.67	NA	NA	0.00	0.00
HSBC BANK Nevada N.A.	Unsecured	10,244.00	NA	NA	0.00	0.00
Illinois Gastroenterology Group	Unsecured	247.60	NA	NA	0.00	0.00
LANE BRYANT RETAIL/SOA	Unsecured	0.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	2,695.00	2,695.56	2,695.56	22.14	0.00
Midland Funding LLC	Unsecured	0.00	2,094.77	2,094.77	17.20	0.00
Midland Funding LLC	Unsecured	0.00	2,983.70	2,983.70	24.50	0.00
Midwest Bone and Joint	Unsecured	143.46	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	6,842.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	0.00	6,842.48	6,842.48	56.20	0.00
Portfolio Recovery Associates	Unsecured	7,126.48	7,126.48	7,126.48	58.53	0.00
Quantum3 Group LLC	Unsecured	5,350.00	5,140.49	5,140.49	42.22	0.00
Quest Diagnostics	Unsecured	14.76	NA	NA	0.00	0.00
Quest Diagnostics Inc	Unsecured	105.10	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	3,911.00	3,957.95	3,957.98	32.51	0.00
Syncb/HOME SHOPPING	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Synchrony Bank	Unsecured	1,823.00	1,861.79	1,861.79	15.29	0.00
Synchrony Bank	Unsecured	4,824.00	4,824.80	4,824.80	39.63	0.00
Synchrony BANK	Unsecured	2,095.00	NA	NA	0.00	0.00
Synchrony BANK	Unsecured	2,423.00	NA	NA	0.00	0.00
Synchrony BANK	Unsecured	2,984.00	NA	NA	0.00	0.00
Synchrony BANK	Unsecured	0.00	NA	NA	0.00	0.00
TD Bank USA NA	Unsecured	14,502.00	14,502.73	14,502.73	119.11	0.00
Wilmington Savings Fund Society	Secured	158,005.00	163,827.29	163,827.29	0.00	0.00
Wilmington Savings Fund Society	Secured	18,040.35	18,040.35	18,040.35	18,040.35	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$163,827.29	\$0.00	\$0.00
Mortgage Arrearage	\$18,040.35	\$18,040.35	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$181,867.64	\$18,040.35	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$81,173.41	\$665.08	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,107.35</u>	
Disbursements to Creditors	<u>\$18,705.43</u>	
TOTAL DISBURSEMENTS :		<u>\$23,812.78</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/29/2023

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.